

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Larry Ernest Harjes,
Debtor.

Bky. Case No. 04-61016
Chapter 13

CONVERSION OF A CHAPTER 13 CASE
TO A CHAPTER 7 CASE

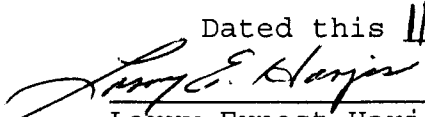
1. This bankruptcy case was commenced by a petition filed by debtor under chapter 13 on August 27th, 2004. Conversion of this case by Debtor to a chapter 7 case is allowed under 11 U.S.C. Section 1307(a).


2. Debtor hereby files this conversion and converts this case to a chapter 7 case under 11 U.S.C. Sections 348 and 1307(a).

3. Attached hereto and filed herewith are new exhibits, attachments, schedules, statements, and lists appropriate for a chapter 7 case.

WHEREFORE, debtor requests relief in accordance with chapter 7 of the Bankruptcy Code and declares under penalty of perjury that the information provided in this conversion is true and correct.

Dated this 11th day of September 2004.


Larry Ernest Harjes
Debtor


James F. Lester
Attorney for Debtor
921 2nd Av. South
P.O. Box 9673
Fargo, N.D. 58106
(701) 280-2037
N.D. Atty. Lic. #03760
Admitted Pro Hac Vice

**United States Bankruptcy Court
District of Minnesota**

In re **LARRY ERNEST HARJES**

Case No. **04-61016**

Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 32,500.00		
B - Personal Property	YES	3	\$ 8,581.05		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 42,853.88	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 8,530.77	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 26,819.14	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,157.90
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,470.00
Total Number of sheets in ALL Schedules ➤		16			
		Total Assets ➤	\$ 41,081.05		
				Total Liabilities ➤	\$ 78,203.79

In re: **LARRY ERNEST HARJES**
Debtor

Case No. **04-61016**
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
HOMESTEAD 2923 143RD ST. SOUTH GLYNDON, MN 56547 (DEBTOR OWNS JOINTLY WITH HIS WIFE, SHARLEE DIANE HARJES FMV: \$65,000.00) TOTAL DEBT ON PROPERTY: \$40,853.88	Fee Owner	J	\$ 32,500.00	\$ 40,853.88
Total			\$ 32,500.00	

(Report also on Summary of Schedules.)

In re **LARRY ERNEST HARJES**

Debtor

Case No. **04-61016**

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT STATE BANK & TRUST MOORHEAD, MN		50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		WASHER AND DRYER 100.00, TABLE/FOUR CHAIRS 100.00, COUCH 200.00, CHAIR 50.00, ENTERTAINMENT CENTER 75.00, TV 50.00, VCR 50.00, TV 50.00, STEREO 75.00, RECORD CABINET 25.00, TV 25.00, BED 25.00, DRESSER 25.00, BED 100.00, DRESSER 50.00, FREEZER 25.00, COMPUTER 300.00, GARDEN TRACTOR 200.00, SNOWBLOWER 250.00, CLOCK 300.00 (DEBTOR OWNS JOINTLY WITH HIS WIFE, SHARLEE DIANE HARJES FMV: \$2125.00)	J	1,062.50
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING		100.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		AQUARIUM 200.00, WOOD WORKING POWER TOOLS: TABLE SAW 125.00, DRILL PRESS 100.00, ROUTER 25.00, PORTABLE SAW 20.00, TOOLS 400.00		870.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K THROUGH EMPLOYER		198.55

In re **LARRY ERNEST HARJES**
Debtor

Case No. **04-61016**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		PROFIT SHARING PLAN THROUGH EMPLOYER		1,200.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1980 BUICK		100.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1986 AUDI (NO MOTOR)		1,500.00

In re **LARRY ERNEST HARJES**
Debtor

Case No. **04-61016**
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 GMC PICKUP		3,500.00
		TOTAL DEBT ON PROPERTY: \$2000.00		
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached				\$ 8,581.05

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **LARRY ERNEST HARJES**

Debtor.

Case No. **04-61016**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.

☐ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1980 BUICK	11 USC § 522(d)(5)	100.00	100.00
1986 AUDI (NO MOTOR)	11 USC § 522(d)(5)	1,500.00	1,500.00
1990 GMC PICKUP	11 USC § 522(d)(2)	1,500.00	3,500.00
TOTAL DEBT ON PROPERTY: \$2000.00			
401K THROUGH EMPLOYER	11 USC § 522(d)(10)(E)	198.55	198.55
AQUARIUM 200.00, WOOD WORKING POWER TOOLS: TABLE SAW 125.00, DRILL PRESS 100.00, ROUTER 25.00, PORTABLE SAW 20.00, TOOLS 400.00	11 USC § 522(d)(5)	870.00	870.00
CHECKING ACCOUNT STATE BANK & TRUST MOORHEAD, MN	11 USC § 522(d)(5)	50.00	50.00
CLOTHING	11 USC § 522(d)(3)	100.00	100.00
HOMESTEAD 2923 143RD ST. SOUTH GLYNDON, MN 56547 (DEBTOR OWNS JOINTLY WITH HIS WIFE, SHARLEE DIANE HARJES FMV: \$65,000.00)	11 USC § 522(d)(1)	0.00	32,500.00
TOTAL DEBT ON PROPERTY: \$40,853.88			
PROFIT SHARING PLAN THROUGH EMPLOYER	11 USC § 522(d)(10)(E)	1,200.00	1,200.00

In re **LARRY ERNEST HARJES**

Debtor.

Case No. **04-61016**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
WASHER AND DRYER 100.00, TABLE/FOUR CHAIRS 100.00, COUCH 200.00, CHAIR 50.00, ENTERTAINMENT CENTER 75.00, TV 50.00, VCR 50.00, TV 50.00, STEREO 75.00, RECORD CABINET 25.00, TV 25.00, BED 25.00, DRESSER 25.00, BED 100.00, DRESSER 50.00, FREEZER 25.00, COMPUTER 300.00, GARDEN TRACTOR 200.00, SNOWBLOWER 250.00, CLOCK 300.00 (DEBTOR OWNS JOINTLY WITH HIS WIFE, SHARLEE DIANE HARJES FMV: \$2125.00)	11 USC § 522(d)(3)	1,062.50	1,062.50

In re: LARRY ERNEST HARJES
Case No. 04-61016

ATTACHMENT TO SCHEDULE C

LEGAL DESCRIPTION OF HOMESTEAD:

LOT 5
BLOCK 1
BOUTONS SECOND SUB-DIVISION
COUNTY OF CLAY, MINNESOTA

In re: **LARRY ERNEST HARJES**

Debtor

Case No. **04-61016**

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	H	12/01/2003 Security Agreement 1990 GMC PICKUP TOTAL DEBT ON PROPERTY: \$2000.00 VALUE \$3,500.00				2,000.00	0.00
STATE BANK & TRUST 1333 SOUTH 8TH ST. MOORHEAD, MN 56560							
ACCOUNT NO.	X J	06/18/2001 Mortgage HOMESTEAD 2923 143RD ST. SOUTH GLYNDON, MN 56547 (DEBTOR OWNS JOINTLY WITH HIS WIFE, SHARLEE DIANE HARJES FMV: \$65,000.00) TOTAL DEBT ON PROPERTY: \$40,853.88 VALUE \$32,500.00				40,853.88	8,353.88
STATE BANK & TRUST 1333 SOUTH 8TH ST. MOORHEAD, MN 56560							

☐ Continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$42,853.88
\$42,853.88

(Report total also on Summary of Schedules)

In re **LARRY ERNEST HARJES**

Debtor

Case No. **04-61016**

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **LARRY ERNEST HARJES**
Debtor

Case No. **04-61016**
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. DEPT. OF THE TREASURY IRS CINCINNATI, OH 45999			04/15/2001 2000 INCOME TAX				1,490.02	1,490.02
ACCOUNT NO. DEPT. OF THE TREASURY IRS CINCINNATI, OH 45999			04/15/2000 1999 INCOME TAX				3,501.47	3,501.47
ACCOUNT NO. DEPT. OF THE TREASURY IRS CINCINNATI, OH 45999			04/15/1999 1998 INCOME TAX				2,492.34	2,492.34
ACCOUNT NO. DEPT. OF THE TREASURY IRS CINCINNATI, OH 45999			04/15/1998 1997 INCOME TAX				1,046.94	1,046.94

Subtotal (Total of this page)	\$8,530.77
Total	\$8,530.77

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re **LARRY ERNEST HARJES**

Debtor

Case No. **04-61016**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
ALLIANCE ONE SOUTHEASTERN, PA 19398		COLLECTION AGENCY				0.00
ACCOUNT NO.						
ARROW FINANCIAL SERVICES 21031 NETWORK PLACE CHICAGO, IL 60678-1031		COLLECTION AGENCY				0.00
ACCOUNT NO.						
CAPITOL ONE SERVICES P.O. BOX 60000 SEATTLE, WA 98190-6000		08/01/2003 CREDIT CARD PURCHASES				990.52
ACCOUNT NO.						
CARDMEMBER SERVICE P.O. BOX 94014 PALATINE, IL 60094-4014		08/01/2003 CREDIT CARD PURCHASES				1,200.00
ACCOUNT NO.						
CELLULAR ONE P.O. BOX 79128 PHOENIX, AZ 85062-9128		06/01/2004 CELL ;PHONE SERVICE				568.56

2 Continuation sheets attached

Subtotal >

Total >

\$2,759.08

In re **LARRY ERNEST HARJES**

Debtor

Case No. **04-61016**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CROSS COUNTRY BANK P.O. BOX 10001 HUNTINGTON, WV 25770-0001	H	08/01/2003 CREDIT CARD PURCHASES				1,513.51
ACCOUNT NO. FEDERAL AND STATE TAX NEGOTIATORS 1171 KIRKLAND AV. N.E. RENTON, WA 98056		11/01/2003 DEBT COUNSELING				815.00
ACCOUNT NO. G & L WATER SUPPLY P.O. BOX 252 GLYNDON, MN 56547		08/01/2004 WATER				1,100.00
ACCOUNT NO. MAYO CLINIC 200 S.W. 1ST ST. ROCHESTER, MN 55905		MEDICAL TREATMENT				1,920.40
ACCOUNT NO. MERITCARE HOSPITAL P.O. BOX MC FARGO, ND 58122-0370		03/01/2003 MEDICAL TREATMENT				9,379.78

\$14,728.69

In re **LARRY ERNEST HARJES**
Debtor

Case No. **04-61016**
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		03/01/2003				8,831.37
MERITCARE MEDICAL GROUP P.O. BOX 2168 FARGO, ND 58107		MEDICAL TREATMENT				
ACCOUNT NO.		08/01/2003				500.00
PREMIER CARD SERVICES P.O. BOX 5147 SIOUX FALLS, SD 57117-5147		CREDIT CARD PURCHASES				
ACCOUNT NO.						0.00
RICHARD D. SEIERSTAD ATTORNEY AT LAW P.O. BOX 566 SAUK RAPIDS, MN 56379-0566		COLLECTION ATTORNEY				
ACCOUNT NO.	J					0.00
ROBERT H. SWENSON ATTORNEY AT LAW P.O. BOX 1077 MOORHEAD, MN 56561-1077		COLLECTION ATTORNEY				

\$9,331.37
\$26,819.14

In re: LARRY ERNEST HARJES
Debtor

Case No. 04-61016
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
SHARLEE DIANE HARJES 2923 143 ST S GLYNDON MN 56547	STATE BANK & TRUST 1333 SOUTH 8TH ST. MOORHEAD, MN 56560

In re **LARRY ERNEST HARJES**

Case No. **04-61016**

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Age: Spouse's Age:	RELATIONSHIP	AGE
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	TRUCK DRIVER	DISABLED
Name of Employer	JACOBSON TRANSPORT, INC.	
How long employed	3 YEARS	
Address of Employer	WAHPETON, ND	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>2,722.96</u>	\$ <u>0.00</u>

Estimated monthly overtime

\$ <u>0.00</u>	\$ <u>0.00</u>
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SUBTOTAL

\$ <u>2,722.96</u>	\$ <u>0.00</u>
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>565.06</u>	\$ <u>0.00</u>
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b. Insurance

\$ <u>0.00</u>	\$ <u>0.00</u>
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c. Union dues

\$ <u>0.00</u>	\$ <u>0.00</u>
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d. Other (Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
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SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>565.06</u>	\$ <u>0.00</u>
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TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>2,157.90</u>	\$ <u>0.00</u>
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Regular income from operation of business or profession or farm
(attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
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Income from real property

\$ <u>0.00</u>	\$ <u>0.00</u>
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Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
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Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ <u>0.00</u>
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Social security or other government assistance
(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
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Other monthly income

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
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TOTAL MONTHLY INCOME

\$ <u>2,157.90</u>	\$ <u>0.00</u>
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TOTAL COMBINED MONTHLY INCOME

\$ 2,157.90

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: **LARRY ERNEST HARJES**
Debtor

Case No. **04-61016**
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16
(Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **9/11/2004**

Signature: **s/ LARRY ERNEST HARJES**
LARRY ERNEST HARJES

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re: **LARRY ERNEST HARJES**
9143

Case No. **04-61016**

Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
32,000.00	EMPLOYMENT	2002
19,141.00	EMPLOYMENT	2003
21,784.00	EMPLOYMENT	2004

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

DEPT. OF THE TREASURY
IRS
CINCINNATI, OH 45999

05/20/2004

GARNISHED \$533.33 FROM WAGES

MERITCARE HOSPITAL
P.O. BOX MC
FARGO, ND 58122-0370

05/19/2004

GARNISHED \$1373.00 FROM WAGES

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
FEDERAL, STATE, TAX NEGOTIATORS 1171 KIRKLAND AV. N.E. RENTON, WA 98056	11/1/2003	\$1000.00
LEGAL DEBT COUNSELORS	6/1/2004	\$100.00

10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/11/2004

Signature of Debtor s/ LARRY ERNEST HARJES
LARRY ERNEST HARJES

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re: **LARRY ERNEST HARJES**
9143

Case No. **04-61016**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

None

- b. *Property To Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 1990 GMC PICKUP TOTAL DEBT ON PROPERTY: \$2000.00	STATE BANK & TRUST			X	
2. HOMESTEAD 2923 143RD ST. SOUTH GLYNDON, MN 56547 (DEBTOR OWNS JOINTLY WITH HIS WIFE, SHARLEE DIANE HARJES FMV: \$65,000.00) TOTAL DEBT ON PROPERTY: \$40,853.88	STATE BANK & TRUST			X	

Date: 9/11/2004

s/ LARRY ERNEST HARJES

Signature of Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re: Bky. Case No. 04-61016
Chapter 13

Larry Ernest Harjes,

CERTIFICATE OF SERVICE

Debtor.

I certify that I am over the age of 18 and not a party to this action, and that on September 11th, 2004, I sent by first class mail, postage prepaid, true and correct copies of the following:

1. CONVERSION OF A CHAPTER 13 CASE TO A CHAPTER 7 CASE
2. SUMMARY OF SCHEDULES
3. SCHEDULE A
4. SCHEDULE B
5. SCHEDULE C, INCLUDING ATTACHMENT
6. SCHEDULE D
7. SCHEDULE E
8. SCHEDULE F
9. SCHEDULE G
10. SCHEDULE H
11. SCHEDULE I
12. SCHEDULE J
13. DECLARATION CONCERNING DEBTOR'S SCHEDULES
11. STATEMENT OF FINANCIAL AFFAIRS
12. CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

to the parties/attorneys listed below:

U.S. Trustee
1015 U.S. Courthouse
300 South 4th St.
Minneapolis, MN 55415

Michael J. Farrell
Bankruptcy Trustee
P.O. Box 519
Barnesville, MN 56514

Under penalty of perjury, I declare that the foregoing is true and correct.

Dated this 11th day of September 2004.


James F. Lester

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

SIGNATURE DECLARATION

Larry Ernest Harjes

Case No. 04-61016

Debtor(s).

 PETITION, SCHEDULES & STATEMENTS
 CHAPTER 13 PLAN
 X SCHEDULES & STATEMENTS ACCOMPANYING VERIFIED CONVERSION
 AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
 MODIFIED CHAPTER 13 PLAN
 OTIHER (Please describe) _____

I [We], Larry Ernest Harjes, the undersigned debtor(s)
or authorized individual, *make the following declarations under penalty of perjury:*

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: September 11th, 2004

X 
Signature of Debtor or Authorized Individual

Larry Ernest Harjes

Printed name of Debtor or Authorized Individual

X _____
Signature of Joint Debtor

Printed name of Joint Debtor